

Notice of Allowability

Application No.

09/694,776

Examiner

JAGDISH PATEL

Applicant(s)

SFORZO, JOSEPH

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9/8/06.
2. ☒ The allowed claim(s) is/are 2-17, 20-35, 38-42 and 44-47.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☒ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

DETAILED ACTION

1. This communication is in response to amendment filed 9/8/2006.

Response to Amendment

2. Claims 1, 18-19 and 36-37 have been canceled, claims 38, 39,40,41,42,46 and 47 have been amended per request.
3. Claims 2-17, 20-35, 38-42, and 44-47 are pending and have been allowed.

Drawings

4. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because the drawings contain handwritten Figure numbers not clearly legible. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

Reasons for Allowance

5. The following is an examiner's statement of reasons for allowance:

The claimed inventions pertain to issuance of surety bonds.

The following prior art references have been deemed most relevant to the allowed claim(s):

Igoe (US 2002/0026334) (Hereafter Igoe) teaches a method and apparatus are provided that allow insurance agents to virtually present insurance quotes to potential clients over the Internet and the web. This is accomplished by first collecting information from a user and generating an insurance quote based on the information collected from the user. An agent list

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is then presented to the user, who, in turn, selects an agent from the agent list. Finally, the insurance quote is presented to the user together with information regarding the selected agent.

Reliance Group Providing On-line Access to Worker's Comp, Auto Surety, Professional Liability Coverages.. December 1998. Hereafter Reliance.

Reliance teaches a web based method and system for agents to file application for workers' compensation insurance coverage their clients and receive an underwriting response interactively. Reliance also teaches that the total transaction time including underwriting and quoting has been reduced to under 10 minutes.

Wulff (Building credibility with contactors and sureties), American Agent and Broker v68n7 PP: 24-27 July 1996, (Wulff)

Wulff teaches process of offering a variety of surety bonds by a bond agency. Wulff teaches that this process takes into consideration a number of factors such as reputation of the contractor seeking the surety bond.

However, Igoe, Reliance and Wulff individually or in any combination fails to teach or fairly suggest a method or apparatus of obtaining a surety bond over a computer network which comprises an agent computer, a surety computer, and a third party computer wherein an integrated process of issuing a surety bond from a surety to a third party (for example, one who requires a contractor to post a surety bond such as a performance bond) on behalf of the contractor. In claimed inventions is deemed novel over the cited closest prior art because:

Independent Claims 38-42, 46 and 47 recite feature of a surety providing an authorization code (a code) for an approved bond which is submitted to a third party (owner/obligee) requiring

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the bond, the authorization code permits the third party to access the bond issued by the surety.

Dependent claims 2-17, 20-35 and 44-45 are deemed allowable for the same reasons as corresponding independent claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Tu and Th. On Fridays the examiner can be reached at (301) 455-0510.

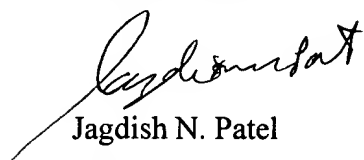
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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A handwritten signature in black ink, appearing to read 'Jagdish N. Patel', written over a horizontal line.

Jagdish N. Patel

Primary Examiner, AU 3693